Licensing Fee Summary Consumer and Mortgage Lending Division

Mortgage Company Licensee fees*:

New / Renewal Application	\$ 400
New / Renewal Branch Office Registration	No Cost
Initial License fee / Minimum Volume	\$ 250
New Mortgage Loan Originator	\$ 100
Renewal Mortgage Loan Originator	\$ 100
License Amendment	No Cost
Late / Incomplete Renewal fees (Renewal received 12/2 -12/31)	Up to \$750
Reinstatement Fee (Renewal received 1/1 – 2/28)	\$750

Supervised Lender Licensee fees*:

New / Renewal Application	\$ 600
New / Renewal Branch Location	\$ 100
Initial License fee / Minimum Volume	\$ 250
Late / Incomplete Renewal fees (Renewal received 12/2 -12/31)	Up to \$750
Reinstatement Fee (Renewal received 1/1 – 2/28)	\$ 750
License Amendment	No Cost

Mortgage Company and Supervised Lender Licensee Annual License Volume fee** (at Renewal)

Real estate	\$ 3.30
Non real estate	\$ 5.00
Payday/High-rate	\$ 0.20
Title Loan	\$ 2.50

** Per \$100,000 Kansas dollar volume

- Originations and servicing for real estate / non real estate
- Per Kansas transaction for payday / title

Please refer to specific agency forms for details.

* Additional Nationwide Multistate Licensing System (NMLS) fees may apply for certain licenses as applicable. (See NMLS link: http://mortgage.nationwidelicensingsystem.org/about/Pages/SystemFees.aspx)

Money Transmitter fees*:

New Application	\$ 1,750
Change of Control Applications	\$ 500
Out-of-State Agent Applications	\$ 100
Late / Incomplete Renewal fees (Renewal received 12/2 -12/31)	Up to \$1,000
Reinstatement Fee (Renewal received 1/1 – 2/28)	\$1,000
License Amendment	No Cost

Renewal Fees

Fees are calculated using a tiered rate based on the licensee's total transaction volume in Kansas reported as of December 31 in the previous year (Fields ST60, ST80, ST100, and ST290 from the NMLS MSB Call Report). See the table and example provided below.

Kansas Dollar Volume Rates	
Rate: Volume \$1 to \$1,000,000	0.000600
Rate: Volume \$1,000,001 to \$10,000,000	0.000300
Rate: Volume \$10,000,001 to \$100,000,000	0.000050
Rate: Volume Greater than \$100,000,000	0.000030
Minimum License Renewal Fee	\$1,000.00
Maximum License Renewal Fee - In State Licensees	\$4,000.00
Maximum License Renewal Fee - Out of State Licensees	\$20,000.00

Example:

SUM of ST60, ST80, ST100, and ST290 from MSBCR for KS for all four quarters of previous year = \$150,000,000

- First \$1,000,000 x .000600 = \$ 600
- Next \$9,000,000 x .000300 = \$2,700
- Next \$90,000,000 x .000050 = \$4,500
- Last \$50,000,000 x .000030 = <u>\$1,500</u>
- SUM of all above: = \$9,300

* Additional NMLS fees may apply for certain licenses as applicable. (See NMLS link:_ http://mortgage.nationwidelicensingsystem.org/about/Pages/SystemFees.aspx)

Credit Services Organization fees*:

New Application	\$ 400
Renewal	\$ 150
License Amendment	No Cost

* Additional NMLS fees may apply for certain licenses as applicable. (See NMLS link:_ http://mortgage.nationwidelicensingsystem.org/about/Pages/SystemFees.aspx)

Consumer Credit Filers (formerly Notification filers):

ANNUAL FEE: \$25 per business location

Volume Fee: Filers shall pay an additional fee based on the average unpaid balance. The average unpaid balance is the sum of the dollar amounts outstanding of all Kansas consumer credit transactions held on the last day of each month for the previous calendar year divided by the number of months. The total amount outstanding includes unpaid payments under consumer leases.

AVERAGE UNPAID BALANCE VOLUME FEE: <u>\$10.00</u> for each \$100,000.00 or part thereof.

Assignments to NON-Filers Fee: Filers who assign consumer credit transactions to assignees that are not registered with the OSBC ("Non-filers") must pay volume fees on the total amount of assigned transactions. Use the Online Access / Lookup on our website to look up an individual registrant or generate a spreadsheet of all Consumer Credit (Notification) Filers.

ASSIGNMENTS TO NON-FILERS: <u>\$5.00</u> for each \$100,000.00 or part thereof.